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Assistant Commissioner for Patents, Washington, D.C. 20231

on June 24, 2002  
by Sandra S. Christopher

UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Fieschi, J. et al.

Serial No.: 09/810,286

Filed: March 16, 2001

Group Art Unit:  
2161  
IPLaw T81/B503  
IBM Corporation  
PO Box 12195  
RTP, NC 27709

Title: Method for Validating an Electronic Payment by a Credit/Debit Card

**INFORMATION DISCLOSURE STATEMENT**

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Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

This Information Disclosure Statement is being submitted in connection with the above-identified application for patent. Applicants submit herewith patents, publications or other information of which they are aware, which they believe may be material to the patentability of this application and in respect of which there may be a duty to disclose in accordance with 37 C.F.R. § 1.56.

While this Information Disclosure Statement may be "material" pursuant to 37 C.F.R. § 1.56, it is not intended to constitute an admission that any patent, publication or other information referred to herein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. § 1.56(a) exists.

The attached form, PTO-1449, provides a listing of patents, publications, or other information as required by 37 C.F.R. § 1.98(a)(1).

Respectfully submitted,



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Reg. No. 42,682

DRI/ssc

Docket: FR920000012US1

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